# 5.05.200 EXISTING AND PROJECTED HOUSING NEEDS

#### 5.05.210 DETERMINATION OF HOUSING NEEDS

The Association of Bay Area Governments, or ABAG, is the regional planning organization tasked by the State of California to determine the projected housing need for each jurisdiction in the San Francisco Bay Area. The Final Regional Housing Needs Allocation (RHNA) prepared by ABAG was adopted and approved May 15, 2008 for 2007 through 2014.

Colma's share of household growth, as determined by ABAG, for the planning period is 65 units. The study also divided these housing units into four income categories: very low, low, moderate and above moderate. Colma's allocation includes 15 units for very low income, 11 units for low income, 13 units for moderate income, and 26 units for above moderate income households. The ABAG allocation does not distinguish between "very low income" and "extremely low income" units. Currently, extremely low income households in Colma comprise 36 percent of all very low income households. To determine the projected need for extremely low income units, 36 percent of the projected 15 very low income units were used. Therefore, there is a projected need for 5 extremely low income units and 10 very low income units. See *Table H-13*, below, for details.

Table H-13: Colma's Regional Housing Needs Allocation

Income Category	Number of Units Allocated
Extremely Low Income	5
Very Low Income	10
Low Income	11
Moderate Income	13
Above Moderate Income	26
Total Allocated Units (2007 – 2014)	65
Units Constructed since 2007 (above moderate)	(2)
Total Remaining Units	63

Source: ABAG Regional Housing Needs Allocation 2008

The housing policies and programs set forth in this document are intended to reach the local housing objective of 65 units within the 2007 to 2014 period. Since 2007, two above moderate single family units have been constructed in Colma. This reduces the total housing need for the remainder of the planning period to 63.

### 5.05.220 SPECIAL HOUSING NEEDS

### 5.05.221 Housing Needs for Senior Residents



Creekside Villas, an 18-unit residential development developed by the Town for the community's seniors helps to meet the housing needs of Colma's elderly residents.

The percentage of senior and elderly residents in Colma has increased steadily since 1990, primarily due to the development of a senior residential facility and an assisted living facility serving senior residents throughout San Mateo County. In 2008, there were an estimated 269 residents (17 percent of Colma's population) 65 years of age and older. This is a greater percentage of seniors and elderly than in San Mateo County as a whole (13 percent) and the State of California as a whole (11 percent). In 2000, the

percentage of seniors and elderly in Colma was 15.5 percent, up from 12.3 percent in 1990. Of the 84 households occupied by seniors in 2008, 60 are owner-occupied and 24 are renter households. It is expected that, due to the aging of the baby-boomer generation as well as a longer life expectancy, the number of elderly residents in Colma may continue to increase. However, Colma's existing senior residential facilities can help to meet the needs of the community's aging population and increase the chance that Colma's seniors can remain in the community.

Seniors that can and choose to continue to live in their own homes may need structural upgrades to enhance to accessibility of their homes to wheelchairs for those with decreased mobility. Lower income seniors may need financial assistance to modify their homes or afford assisted living care. Housing rehabilitation grant programs or low-interest loan programs can help senior residents afford these structural upgrades.

While the current need for senior housing and senior facilities within Colma seems to be met, financial assistance to help seniors remain in their homes would be appropriate, and is included in this Housing Element's implementing programs.

### 5.05.222 Housing Needs for Large Households

Data from the 2000 Census has been used to estimate that 86 households, or 26 percent of Colma's total households, have five or more members. In 2008, the average household size in Colma was estimated at 3.5 persons, which is larger than the average household size of San Mateo County as a whole, which was 2.8 persons.



Larger historic homes, located along Mission Road, in Colma.

According to ABAG, increasing household size results from more births, an increased number of immigrant families more likely to live with extended family members, and multiple families occupying a single unit to make housing more affordable.

Large households can be more susceptible to overcrowded conditions, which is defined as more than 1 person per each room in a dwelling unit. Future housing developments in Colma should include some

larger units to accommodate the demands of larger households. Addition of larger units could be encouraged through the planned unit development process. Additionally, an increase in the number of small affordable units may decrease the likelihood that multiple families reside together as a single household unit to make housing more affordable.

### 5.05.223 Housing Needs for Female-Headed Households

It is estimated that 37 households in Colma are female-headed, comprising approximately 12 percent of all Colma households. This is slightly lower than the 39 female-headed households estimated in 2000. The special housing needs of this group include low-cost housing with amenities suitable for children (outdoor play space or proximity to parks preferred), and housing located near schools and child care facilities. Innovative shared living arrangements that include congregate cooking and child care facilities would also be suitable.

Colma currently helps meet the needs of this population through the Town's accessibility to open space and park areas (most of Colma residents are within walking distance of a City park and/or recreational open space), its proximity to public transportation, including two nearby BART stations, and through its several recreational programs serving the needs of children.

## 5.05.224 Housing Needs for Disabled Persons

It is estimated that 466 Colma residents are disabled in some manner. Disabled persons over the age of 16 are estimated to comprise approximately 27 percent of Colma's population in 2008. This is an increase from 23.3 percent estimated in 2000. Residents over age 16 with disabilities are categorized into those ages 16 through 64 who are unable to work because of their disability (7 percent of Colma's population), those that are ages 16 through 64 who are able to work with their disability (12 percent of Colma's population), and those over the age of 64 with a disability (8 percent of Colma's population).

Although not all persons with disabilities require special housing, those with severe mobility constraints need specially designed housing, located near transportation, shopping and services. Potential higher density residential sites are located near the Colma BART Station and close to bus lines.

### 5.05.225 Housing Needs for Farm Workers

As of 2008, there were no farm labor camps operating in Colma. Census 2000 data suggests that seven agricultural jobs are present within Colma. These jobs are related to vegetable and flower growing activities on land held in reserve by various cemeteries in Colma.

## 5.05.226 Housing Needs for the Homeless

In January 2009, the San Mateo County Human Services Agency conducted a county-wide one-night homeless census. The census findings were published in the 2009 San Mateo County Homeless Census and Survey issued May 2009. That study found no homeless persons living in Colma. This is down from 2 persons found in the 2007 homeless census.

The 2009 Homeless Census also included a coordinated series of interviews with a representative sample of 427 homeless people in San Mateo County and included questions regarding service and housing needs.

#### A. Quantification of Available Homeless Assistance Resources

Shelters and homeless assistance programs are the main resources available to homeless residents of San Mateo County. Colma helps to meet the needs of its homeless residents by providing financial support and appropriate referrals to local homeless assistance programs available in San Mateo County, including Shelter Network, the Human Investment Project, North Peninsula Food Pantry and Dining Center of Daly City, and the Second Harvest Food Bank.

San Mateo County's Center on Homeless, a program overseen by the County Human Services Agency, coordinates the provision of homeless services within the County, including those by non-governmental entities. The Center on Homeless provides information to county residents, provides referrals, administers self-sufficiency programs and develops homeless resources. The 2006 HOPE Plan inventoried emergency shelter and transitional housing beds in San Mateo County, identifying 422 emergency shelter beds within the County, 231 of which are reserved for individuals and 191 reserved for families. There are also several specialized shelters for persons with substance abuse problems and mental illnesses, as well as victims of domestic violence and youth.

The nearest large homeless assistance facility is the Community Service Center in Daly City. The Center is a clearinghouse providing motel vouchers, bus tickets and referrals to the County's transitional shelters. In addition, this facility provides a Home Sharing service which keeps track of those with living quarters to share.

#### B. Determination of Unmet Homeless Needs in Colma

Based on the most recent homeless census data available, there is no estimated homeless population in Colma. However, the homeless census is only a 'snapshot in time' and records those persons physically observed on the morning of the census. Additionally, the homeless census does not report

on the County's 'invisible homeless' population, defined as those living in garages, unfinished attics or basements, or other places not meant for human habitation. Additionally, some persons may be living temporarily with friends or family, but still lack a permanent home.

To help meet the needs of homeless individuals for food, shelter, and other assistance the Town supports existing social service programs and will comply with recent legislation regarding emergency shelter provision (Senate Bill 2), and through the provision of transitional and supportive housing.

Senate Bill 2 requires jurisdictions to analyze in depth their unmet needs for emergency homeless shelters. Below, *Table H-14* and *Table H-15* identify Colma's need based on the most recent homeless census data.

Table H-14: Colma Homeless Population Estimate: Sheltered versus

Unsheltered Homeless

Unsheltered	Sheltered	Total
0	0	0

Source: 2009 San Mateo County Homeless Census and Survey Final Report, issued May 2009

Table H-15: Colma Homeless Population Estimate: Detailed Breakdown

Single Adult	Unaccom panied Minor	Single Adult with Child(ren)	Accompanied Minor	Living on Street	Living in Car or Encampment
0	0	0	0	0	0

Source: 2009 San Mateo County Homeless Census and Survey Final Report, issued May 2009

The 2009 San Mateo Homeless Census and Survey also included a coordinated series of interviews with a representative sample of San Mateo County homeless persons. The survey included questions regarding demographic information and service needs and provides a general profile of the overall homeless population in the County. The survey was used to estimate the percentage of homeless persons likely to fall into any of several sub-

populations with special service needs. See *Table H-16*, below, for details of the assumed homeless sub-populations in San Mateo County.

Table H-16: San Mateo County Homeless Sub-Population Estimates

Sub-population with Special Service Needs	Percent of County Homeless <sup>1</sup>	Estimated Number of Colma Homeless
Disabled in Some Manner	68%	0
Mental Illness	33%	0
Substance Abuse	38%	0
Physical Health Problem(s)	30%	0
Physical Disability	26%	0
Post-Traumatic Stress Disorder	20%	0
Veterans of the Armed Forces	14%	0

<sup>1.</sup> The percentage total greater than 100% because categories are not mutually exclusive.

Source: 2009 San Mateo County Homeless Census and Survey, issued May 2009

## I. Unmet Need for Emergency Shelter Beds

"Emergency shelter beds" are beds provided by a permanent shelter facility for those persons in need of immediate and temporary shelter. There are currently no emergency shelter beds provided in Colma.

Due to current and past estimates of Colma's homeless population, it is anticipated that a single emergency shelter would meet if not exceed Colma's need for emergency shelter beds.

There is no data presently available documenting the increased level of demand for shelter beds in San Mateo County during particular times of the year. Due to the region's relatively mild climate, the only time of year when increased demand appears to be a factor is during winter months (December to February). During extremely cold periods, some shelters set up additional

beds or cots to accommodate increased demand for shelter and the County periodically opens special "warming shelters" during extended cold spells.

Additionally, it should be noted that the biannual homeless count always takes place in the last week of January, which is a period of time when demand for shelter typically is at its highest. Since the year-round need described above is based on that biannual census, the seasonal need for emergency shelter likely is no greater than the year-round need.

## II. Unmet Need for Transitional and Supportive Housing

There are currently no emergency shelters, transitional housing or supportive housing facilities located within Colma. Therefore, there are currently no available shelter beds, or transitional housing or supportive housing units in Colma. There are also currently no emergency shelters, transitional housing facilities or supportive housing units under development in Colma.

As part of a county-wide effort to identify solutions to homelessness, called the HOPE Plan, a working group was convened to develop an estimate of the number of supportive housing units that would have to be developed to meet the housing needs of all the homeless people in San Mateo County. This working group drew from best practices in the field of supportive housing as well as the expertise of local housing and shelter providers to develop their methodology. The result was an estimate that San Mateo County needed to create 1,682 units of supportive housing for homeless people during the 10-year period from 2006 through 2015. In the two years since the HOPE Plan was published, 34 supportive housing units for homeless people have been created, leaving a balance of 1,648 units needed. The estimates presented in the HOPE Plan do not provide a breakdown of unmet need by jurisdiction.

### 5.05.227 Housing Needs for Extremely Low Income Households

Extremely low-income households (ELI) are defined as those whose incomes do not exceed 30% of HUD's adjusted median family income. In Colma, there are an estimated 40 such households. Of those 40 households, it is estimated that 16 are rental households and 24 are ownership households. Households with extremely low income have a variety of housing situations and needs. For example, most families and individuals receiving public

assistance, such as social security insurance (SSI) or disability insurance are considered extremely low-income households. At the same time, a minimum wage worker could be considered an extremely low-income household with an annual income of approximately \$17,000 or less. The following are examples of occupations with wages that could qualify as extremely low-income households.

Occupation Title	Median Hourly Wage
Child Care Workers	\$9.51
Housekeepers	\$8.62
Manicurists and Pedicurists	\$8.33
Hosts and Hostesses	\$8.21
Food Preparation and Serving-Related Workers	\$8.00

Source: Employment Development Department, Occupational Employment Projections

To address the housing needs of extremely low-income households, the Town will identify and meet with nonprofit builders who specialize in building housing for extremely low-income households. This effort is designed to:

- build a long-term partnership in development;
- assist potential developers in gaining access to specialized funding sources;
- identify the range of local resources and assistance needed to facilitate the development of housing for extremely low-income households, and
- promote a variety of housing types, including higher density, multifamily and shared housing.